

From: jbozarth2@cox.net
Sent: Friday, September 24, 2010 12:41 AM
To: !FHFA REG-COMMENTS
Cc: Pollard, Alfred; Jones, Gwen; Office of the Director;
Lauren.alfred@mail.house.gov; vcgold@dakotacom.net;
vcgolder@realtors.org
Subject: RE: Guidance on Private Transfer Fee Covenants (2010-N-11)

We are residents of a community that uses Private Transfer Fees (PTF's) to partially fund HOA amenities and operations for the direct benefit of the homeowners. We believe that the FHFA should exempt from its rule the use of PTFs that benefit HOAs and other non-profits. We are opposed to the adoption of this rule, as proposed, because it would hurt the marketability of our home, likely lead to an increase in our HOA dues, and cause our family serious financial hardship.

Thank you for your consideration of this matter.

Jeffrey and Vicki Bozarth
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